



Order Filed on May 19, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
52407  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
856-866-0100  
Attorney for Santander Consumer USA Inc.

In Re:

TERRY A. DESANDE  
LINDA A. DESANDE

Case No.: 19-13805

Adv. No.:

Hearing Date: 4-21-21

Judge: CMG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: May 19, 2021**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**Terry and Linda DeSande**

**19-13805(CMG)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

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This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Eugene Roth, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors, their attorney and the non-filing co-debtor, Tiffany Rillo under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Santander Consumer USA Inc. is the holder of a first purchase money security interest encumbering a 2017 KIA SOUL bearing vehicle identification number KNDJN2A25H7491086 (hereinafter the "vehicle").
2. The debtors shall make all retail installment contract payments to Santander Consumer USA Inc. when due, being the 24<sup>th</sup> day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due, Santander Consumer USA Inc. shall receive stay relief as to the debtors and non-filing co-debtor, Tiffany Rillo to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors, their attorney and the non-filing co-debtor.
3. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Santander Consumer USA Inc. shall receive as to the debtors and non-filing co-debtor, Tiffany Rillo to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtors, their attorney and the non-filing co-debtor.
4. The debtor shall pay to Santander Consumer USA Inc. through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.

In re:  
Terry A. DeSande  
Linda A. DeSande  
Debtors

Case No. 19-13805-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 19, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	Terry A. DeSande, Linda A. DeSande, 93 Eton Ron, Toms River, NJ 08757

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor New Residential Mortgage LLC d/b/a Shellpoint Mortgage Servicing eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com
Eugene D. Roth	on behalf of Debtor Terry A. DeSande erthesq@gmail.com
Eugene D. Roth	on behalf of Joint Debtor Linda A. DeSande erthesq@gmail.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

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Kevin Gordon McDonald

on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor DITECH FINANCIAL LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

Shauna M Deluca

on behalf of Creditor New Residential Mortgage LLC d/b/a Shellpoint Mortgage Servicing sdeluca@raslg.com

Sindi Mncina

on behalf of Creditor New Residential Mortgage LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12